



Human Resources

SUMMARY OF BENEFITS

Rumpke is proud to offer a comprehensive benefits program to our employees. The benefits we offer were designed with you in mind to meet the needs of you and your family. This is a brief summary of many of the benefits available to employees. After 45-50 days of employment, if you are eligible for benefits, you will receive a benefits packet. This packet will explain the benefit plans in more detail and tell you how to enroll.

Here is a list of the benefits offered by Rumpke. Keep reading this Summary of Benefits for more details about each benefit.

- Medical
- Prescription drug program
- Dental
- Vision Plan
- Basic life insurance
- Supplemental life insurance
- Dependent life insurance
- Short-term disability
- Long-term disability
- 401 (k) plan
- Health Savings Account
- Flexible Spending Accounts
- Holiday pay
- Paid vacation
- Accidental death and dismemberment
- Maternity & Parental Leave
- Employee Assistance Program (EAP)

Eligibility

You are eligible to participate in these programs if you are a full time Rumpke employee and have completed the 90-day probation period. Some benefits have additional eligibility requirements. These are noted under the descriptions. Please contact the Human Resources Department if you have any questions. You can also refer to the summary plan descriptions which are available through the Human Resources Department.

Medical Benefits

Rumpke offers a Preferred Provider Organization (PPO) Plan and a High Deductible Health Plan (HDHP) through UnitedHealthcare. Here's a look at your medical benefits:

NETWORK BENEFITS			
PLAN PROVISIONS	TRADITIONAL PPO PLAN		HDHP PLAN (with a Rumpke contribution to a HSA to eligible employees)
Employer HSA Contribution Annual for Individual/Family	N/A		\$1,000/\$1,500
Annual Deductible: Individual/Family	\$1,000/\$3,000		\$3,500/\$7,000
Out-of-Pocket Maximum: Individual/Family	\$4,000/\$8,000		\$4,500/\$9,000
Lifetime Maximum	Unlimited		Unlimited
Preventative Care	100% No Deductible		100% No Deductible
Office Visits: Primary/Specialist	Designated Network: \$10/\$25	Network: \$25/\$40	80% after deductible
Inpatient Services	80% after deductible		80% after deductible
Outpatient Services	\$25 copay		80% after deductible
Urgent Care	\$35		80% after deductible
Emergency Room Care	80% after deductible		80% after deductible
RETAIL PRESCRIPTIONS	30-DAY SUPPLY		
Generic	\$10 copay	0% until deductible has been met, then copay applies	\$10 copay
Preferred Brand	\$30 copay		\$30 copay
Non-Preferred Brand	\$50 copay		\$50 copay
MAIL-ORDER PRESCRIPTIONS	90-DAY SUPPLY		
Generic	\$20 copay	0% until deductible has been met, then copay applies	\$20 copay
Preferred Brand	\$60 copay		\$60 copay
Non-Preferred Brand	\$100 copay		\$100 copay

*To help Rumpke employees make more informed choices about their health care, the UnitedHealth Premium program recognizes doctors who meet quality and cost efficiency guidelines. You can find a doctor's Premium Designation on myuhc.com.

Prescription Drug Program

With your medical ID card from UnitedHealthcare, you have access to Rumpke's prescription drug program. With the traditional PPO plan, when you fill an eligible prescription you will be responsible for paying a predetermined copay. With the HDHP plan, you are responsible for 100% of the prescription cost until you have reached the deductible. Once you reach your deductible, you will have a predetermined copay. You have the option to fill your prescriptions at a retail pharmacy or utilize the mail order service.

Dental Benefits

Rumpke's dental program is offered through Delta Dental. Details regarding this plan will be available in your enrollment packet.

Vision Benefits

Rumpke's vision program is offered through UnitedHealthcare. Details regarding this plan will be available in your enrollment packet.



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Basic Life Insurance

Rumpke provides a basic life insurance benefit of \$25,000.

Accidental Death & Dismemberment

Rumpke provides an accidental death benefit of \$25,000. You may also receive a portion of this benefit if you lose a limb or your eye-sight.

Supplemental and Dependent Life Insurance

You can purchase additional life insurance for yourself through payroll deductions. You can purchase 1 to 5 times your annual base salary. You can also purchase \$20,000 of life insurance for your spouse and \$10,000 for your child(ren).

Short Term Disability

If you are injured or ill, Rumpke provides a short-term disability benefit. This benefit is designed to replace a portion of your income. The short-term disability benefit is \$1,000 per week or 60% of your 40-hour work week wages, whichever is less. This benefit begins after a 7 day elimination period and continues for a maximum of 26 weeks for eligible disabilities.

Long-Term Disability

Rumpke provides a long-term disability benefit to all eligible employees. All employees have an income replacement benefit of 50% of your 40-hour work week wages to a maximum of \$5000 per month for eligible disabilities. Salaried employees receive an additional 16.66% up to the same maximum.

401 (k) Plan

Rumpke offers this retirement savings plan if you are:

- At least 18 years old
• Have at least six months of service with Rumpke
• Work a minimum of 500 hours in your first six months of employment

You can contribute between 1% - 100% of your pay in increments of 1%, up to the maximum allowed by the IRS. You can enroll on a monthly basis.

Rumpke provides a match on the first 6% contributed by employees of:

- 50% for employees hired 6/1/09 and after.
• 5% for employees hired prior to 6/1/09.
• You are fully vested after 5 years of eligible service.

Flexible Spending Accounts

Each year during Open Enrollment, eligible employees can enroll in the Dependent Care Account and/or Health Care Reimbursement Accounts. Both of these accounts provide the employees with the opportunity to pay for a variety of products and services (please see your enrollment packet for details) with pre-tax dollars.

Health Savings Accounts (HSA)

Eligible employees who elect the High Deductible Health Plan can also enroll in a HSA. An HSA is a personal bank account that employees contribute to tax free, grows interest tax free, and allows employees to pay for eligible out of pocket medical expenses tax free. Contributions stay with the employee year after year, and Rumpke will make a contribution to HSA accounts of eligible employees.

Employee Assistance Program (EAP)

Rumpke is proud to offer an Employee Assistance Program (EAP) to all employees. The EAP provides free, confidential, professional assistance to employees and their family members. The EAP can help with many issues, such as:

- Marriage and family problems
• Stress
• Alcohol and drug problems
• Legal and financial worries
• Emotional or psychological problems

For more information, contact 1-800-877-8332.

Holiday Pay

Full time employees are eligible for holiday pay. Rumpke recognizes the following holidays:

- New Year's Day
• Memorial Day
• Independence Day
• Labor Day
• Thanksgiving Day
• Christmas

Paid Vacation

All full time regular employees are eligible for paid vacation. As a full time employee, you earn vacation time as follows:

Vacation Accrual Schedule

Table with 3 columns: Years of Service, Days, Hours. Rows: 0-3 years (15 days, 120 hours), 4-10 (20 days, 160 hours), 11+ (25 days, 200 hours)

Earning of Vacation Time

The amount of vacation to which an employee becomes entitled is determined by the employee's length of service as of his or her employment anniversary date. See written company policy regarding the earning of vacation time.

Maternity Leave

Rumpke provides 7 weeks fully paid leave. Rumpke will pay employees regular time wages for the first 5 days immediately following the birth of a child(ren). Short term disability starts on the 8th day and includes payment of 60% of the employee's regular time wages. Rumpke will then provide the remaining 40% of the employee's regular time wages for up to 6 weeks. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable. Employee must have worked at Rumpke for 1 year and 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.

Parental Leave

Rumpke will provide up to 1 week of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable. Employee must have worked at Rumpke for 1 year and 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.

About this Summary of Benefits

The information in this Summary of Benefits is intended to highlight Rumpke's benefits program. There are specific documents that govern our benefit plans. If there is a question or concern about a program as detailed in this Summary of Benefits and as described in the specific documents, the documents will be followed and will govern. This Summary of Benefits should not be construed as an agreement of employment or as a guarantee of coverage. Rumpke reserves the right to modify, amend or terminate any of its benefit plans at any time.